

Retirement Criteria

- 1) **Retiree** – defined as individuals who retired from County of Loudoun employment & immediately begin receiving a retirement annuity from VRS. Individuals who resign from employment and delay receipt of retirement benefits from VRS are not considered retirees. Employee must be enrolled in the County of Loudoun or LCPS Group Health Plan at the time of retirement.
- 2) **Minimum of 10 years service** – ²Years of service are computed based on the number of full-time years of employment in a benefit eligible position with the County of Loudoun.
 - a) Part-time service in a benefit eligible position is pro-rated and converted to a full-time equivalent³.
 - b) Non-covered service with the County of Loudoun that is purchased through VRS as covered service will be applied toward total years of service.
 - c) Service with LCPS will be applied in accordance with (2) (a) (b).

Benefit Eligible Position – must include eligibility to participate in the County of Loudoun and/or LCPS Group Health Plan.

- 3) **Dependents** – must be enrolled in the County of Loudoun and/or LCPS Group Health Plan at the time of the employee's retirement including the 12 months preceding, and
 - a) 2 out of the last 5 years (PY11),
 - b) 3 out of the last 5 years (PY12).

Retirees are not eligible to add dependents after retirement unless they satisfy the dependent eligibility in (3) (a) (b).

The spouse of a deceased retiree is eligible to retain coverage if covered at the time of the retiree's death.¹

- 4) **Disability Retirees** – Non-work related disability retirees are subject to the same years of service requirements as other retirees with regard to their eligibility and premium level. Disability retirees are required to enroll in Medicare Parts "A" and "B" at the time they become eligible and provide proof of enrollment within 45 days of their effective date in order to retain coverage under the County's plan.
- 5) **Medicare Enrollment Required** – Retirees / spouses who are eligible for Medicare Parts "A" & "B" must enroll for Medicare coverage and provide proof of enrollment within 45 days of their effective date in order to retain coverage under the County's plan.

³VRS conversion formula.

Plan Options

Pre-65 retirees:

- a) POS
- b) OAP
- c) Both options include Delta Dental & Davis Vision

Medicare eligible retirees: (including post-65 & disability retirees)

- a) Medicare Advantage Plan
- b) Includes Delta Dental only

Re-enrollment rights:

Retirees may waive coverage under the retiree health plan if coverage is available under another plan, and later opt back in at the same level of coverage in effect at the time of their retirement with proof of creditable coverage (requires continued coverage with no lapse in coverage). Retirees may not enroll in another Medicare Advantage plan and simultaneously participate in the Medicare Advantage Plan for retirees with Loudoun County.

Retiree Cost

Percentage of monthly premium is based on the number of years of service.²

The “greater of” (not combined) years of service is used to determine premium level.

¹Premiums are determined by the level of coverage and the retiree’s years of service.